

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Antonieta Tovar  
DebtorCase No. 12-18702-DS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-6

User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jul 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2012.

db +Antonieta Tovar, 3883 Buchanan Avenue, Spc 93, Riverside, CA 92503-4876  
 cr +U.S. Bank National Association, as Trustee, succes, c/o McCarthy & Holthus, LLP,  
 1770 Fourth Avenue, San Diego, CA 92101-2607  
 31703367 +American Capital Ent, 27919 Jefferson Ave Ste, Temecula, CA 92590-2653  
 31703368 +American Home Loans, 4 Hutton Centre Drive, Floor 9, Santa Ana, CA 92707-8706  
 31703369 +Americas Servicing Co, P.O. Box 10328, Des Moines, IA 50306-0328  
 31703371 +BP Law Group, LLP, Attn: Lourdes R. Slinsky, 15456 Ventura Blvd., Suite 301,  
 Sherman Oaks, CA 91403-3082  
 31703370 +Bank of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 31703372 +CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 31703374 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
 31703373 +Chase, P.O. Box 24696, Columbus, OH 43224-0696  
 31703378 +HSBC Bank, 2929 Walden Ave, Depew, NY 14043-2690  
 31703379 +HSBC/MSPCI, P.O. Box 3425, Buffalo, NY 14240-3425  
 31703383 +Option One Mortgage, 11104 Menaul Blvd Ne, Albuquerque, NM 87112-2454  
 31703385 +Riverside County Tax Collector, 4080 Lemon Street, 1st Floor, Riverside, CA 92501-3634

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Jul 17 2012 02:53:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
 P.O. Box 826880, Sacramento, CA 94280-0001  
 smg EDI: CALTAX.COM Jul 17 2012 02:53:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
 P.O. Box 2952, Sacramento, CA 95812-2952  
 31703376 +EDI: RMSC.COM Jul 17 2012 02:53:00 GECRB/Gap, P.O. Box 981400, El Paso, TX 79998-1400  
 31703377 +EDI: RMSC.COM Jul 17 2012 02:53:00 GECRB/JC Penny, P.O. Box 984100,  
 El Paso, TX 79998-4100  
 31703380 EDI: IRS.COM Jul 17 2012 02:53:00 IRS, Insolvency Unit, P.O. Box 21125,  
 Philadelphia, PA 19114  
 31703381 +EDI: TSYS2.COM Jul 17 2012 02:53:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 31703382 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 17 2012 02:19:21 NCO Financial,  
 507 Prudential Road, Horsham, PA 19044-2368  
 31703384 +E-mail/Text: bkdepartment@rtresolutions.com Jul 17 2012 02:19:54 Real Time Resolutions,  
 1750 Regal Row Ste N, Dallas, TX 75235-2289  
 31703386 +E-mail/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG Jul 17 2012 02:30:17  
 Schools First Federal Credit Union, P.O. Box 11547, Santa Ana, CA 92711-1547  
 31703388 +EDI: SEARS.COM Jul 17 2012 02:53:00 Sears/CBNA, P.O. Box 6189, Sioux Falls, SD 57117-6189  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

intp Courtesy NEF  
 31703387\* Schools First Federal Credit Union, P.O. Box 11547, Santa Ana, CA 92711-1547  
 31703375 ##+Fieldstone, 11000 Broken Land Pkwy Ste 600, Columbia, MD 21044-3534

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

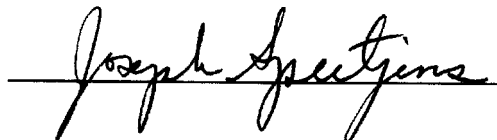
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2012

Signature:



District/off: 0973-6

User: admin  
Form ID: b18

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Total Noticed: 24

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2012 at the address(es) listed below:

Lynda T. Bui (TR) trustee.ltranbui@shbllp.com, C115@ecfcbis.com  
Matthew Donahue on behalf of Debtor Antonieta Tovar johnbrady.cbq@zoho.com  
Philip J Giles on behalf of Interested Party Courtesy NEF ecfcacb@piteduncan.com  
Rami N Haddad on behalf of Creditor U.S. Bank National Association, as Trustee, successor in  
interest to Bank of America, National Association as Trustee as successor by merger to LaSalle  
Bank National Association, as Trustee for Certif bknotice@mccarthyholthus.com  
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

TOTAL: 5

**United States Bankruptcy Court  
Central District Of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

Antonieta Tovar  
aka Antonieta Tovar Guzman, aka Maria Antonieta Tovar

**BANKRUPTCY NO.** 6:12-bk-18702-DS

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-8817

**Employer Tax-Identification (EIN) No(s).(if any):** N/A

**Debtor Discharge Date:** 7/16/12

**Address:**

3883 Buchanan Avenue, Spc 93  
Riverside, CA 92503

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: July 16, 2012

**Kathleen J. Campbell**  
Clerk of the Court

*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.